
**Prepared by: Curtis B. Breland, USDA RHS, 175 Broome Ridge Road, Ste. B,
Batesville, MS 38606 662-578-8045 or 662-560-3271**

Return to: Grantee

Document Title: Substituted Trustee's Deed

*** Grantee: Kairos Enterprises, LLC, 1761 Dancy Blvd, Horn Lake,
MS 38637 901-497-4863 662-510-5692**

**Grantor: Curtis B. Breland, Substitute Trustee, 175 Broome Ridge Road Ste. C,
Batesville, MS 38606 662-578-8045 or 662-560-3271**

**Indexing instructions: Lot 406, Section E, Twin Lakes S/D, Sec. 6, T 2 S, R 8 W,
Desoto County, MS per Plat Book 12, Pages 18-20**

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in **DeSoto** County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS	DATE EXECUTED	TRUST DEED BOOK	PAGE
Juanice R. Hooker	June 6, 1978	226	299
Carolyn L. McDaniel	October 15, 1991	558	308

The indebtedness secured by the Deed of Trust dated June 6, 1978, and executed by Juanice R. Hooker was assumed by Carolyn L. McDaniel by Warranty Deed dated October 15, 1991, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 239 at Page 288 and with Assumption Agreement dated October 15, 1991.

And default having been made in the payment of said indebtedness;

And the United States of America, as Beneficiary, having authorized and instructed the Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substitute Trustee caused a due notice to be published in the **DeSoto Times Tribune**, a newspaper published in the City of **Hernando**, said County and State, and on **August 16, 2012**, posted alike notice on the bulletin board of the County Courthouse in **Hernando**, Mississippi, that certain lands herein after described would on **September 10, 2012**, be sold at public auction at the **East** front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substitute Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of **August 16, August 23, August 30, and September 6, 2012**.

And said lands having been sold by said Substitute Trustee on **September 10, 2012**, within legal hours (being between the hours of 11:00 AM and 4:00 PM), in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder for cash, and Kairos Enterprises, LLC, having been the highest bidder therefore and having bid the sum of Twenty-six thousand, six-hundred one and no/100 Dollars (\$26,601.00), the said Kairos Enterprises, LLC was duly declared the purchaser thereof.

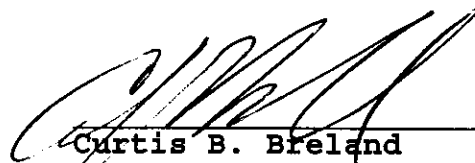
NOW, THEREFORE, in consideration of the sum so bid, I, Curtis B. Breland, as Substitute Trustee, do hereby convey and sell to the said Karos Enterprises, LLC, the following described land situated in DeSoto County, Mississippi, to-wit:

Lot 406, Section E, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, according to a map or plat thereof on file an of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 12, Pages 18 through 20.

being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

I, Curtis B. Breland, Substitute Trustee, convey only such title as is vested in me as Substitute Trustee.

IN WITNESS WHEREOF, I have caused these presents to be signed the 10th day of September, 2012.



 Curtis B. Breland
 Substitute Trustee
 Duly authorized to act in the
 premises by instrument dated
 June 9, 2008 and recorded in
 Book G-1, Page 38 of the
 records of the aforesaid
 County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI)
) SS:
 COUNTY OF DESOTO)

Personally appeared before me, Patty B. Tutor, a notary public in and for the County and State aforesaid Curtis B. Breland, Substitute Trustee, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed on the day and year therein mentioned.

Given under my hand this 10th day of September, 2012.



My Commission Expires:

July 18, 2013

Patty B. Tutor
 NOTARY PUBLIC
 Mississippi Statewide
 Notary Public

Grantor: Curtis B. Breland, Substitute Trustee for the United States of America; 175 Broome Ridge Rd., Suite B, Batesville, Mississippi 38606; telephone (662) 578-8045.

Grantee: Karos Enterprises, LLC, 1761 Dancy Blvd, Horn Lake, MS 38637 901-497-4863 662-510-5692

AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI)
) SS:
 COUNTY OF DESOTO)

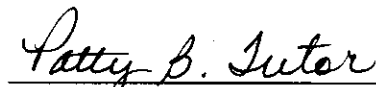
Curtis B. Breland, being first duly sworn on oath, deposes and says that on August 16, 2012, as Substitute Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 11:00 AM on September 10, 2012, at the East front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by Kairos Enterprises, LLC for the sum of \$26,601.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.



 Curtis B. Breland

Subscribed and sworn to before me this 10th day of September 2012.





 NOTARY PUBLIC
 MS Statewide Notary Public

My Commission Expires:

July 18, 2013

AFFP

NOS: McDaniel

Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

August 16, 2012, August 23, 2012, August 30, 2012,
September 06, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED:


Clerk

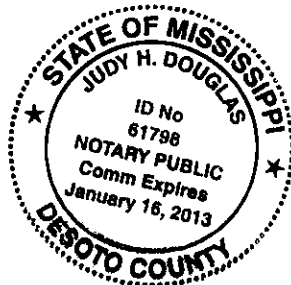
Subscribed to and sworn to me this 6th day of September 2012.


JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00002938 00013738 429-4882

Curtis Breland
USDA
3260 Highway 51 South
Hernando, MS 38632



NOTICE OF SALE

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS

Juanice R. Hooker

DATE EXECUTED

June 6, 1978

226

PAGE

299

GRANTORS

Carolyn L. McDaniel

DATE EXECUTED

October 15, 1991

TRUST DEED BOOK

558

PAGE

308

The indebtedness secured by the Deed of Trust dated June 6, 1978, and executed by Juanice R. Hooker was assumed by Carolyn L. McDaniel by Warranty Deed dated October 15, 1991, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 239 at Page 288 and with Assumption Agreement dated October 15, 1991.

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the East front door of the County Courthouse in the city of Hernando, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on September 10, 2012, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

I will convey only such title as is vested in me as Substitute Trustee.

The premises to be sold are described as:

Lot 406, Section E, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, according to a map or plat thereof on file on record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Plat Book 12, Pages 18 through 20.

August 16, Date

/s/ Curtis B. Breland

Substitute Trustee

Duly authorized to act in the premises by instrument dated May 2, 2012, and recorded in Book G-1, Page 43, of the records of the aforesaid County and State. August 16, 23, 30 & September 6, 2012